Case 17-06874 Doc 1 Filed 03/07/17 Entered 03/07/17 09:24:48 Desc Main

Document Page 1 of 10

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of Illinois	
Case number (# known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

FILED

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

MAR 07 2017 Check if this is an amended filing

JEFFREY P. ALLSTEADT, CLERK

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name Write the name that is on your government-issued picture identification (for example,	Warren First name	First name
	your driver's license or passport). Bring your picture	Middle name Dar Field	Middle name
	identification to your meeting with the trustee.	Last name Suffix (Sr., Jr., II, III)	Last name Suffix (Sr., Jr., II, III)
**************************************	अस्त्रीत्रमध्ये विस्तरमध्ये प्रकृतिकारका व्यवस्था विस्तर का वास्त्रीत्र विस्तर विस्तर विस्तर विस्तर विस्तर विस्		
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
eneses	rtarian kantan de Sant (Artigo), kepingan kepingan pandak tanah kepindan gana palakan yan andiskiranan ke	autorian non reconsiste a conservati de la conservation de la conserva	
3.	Only the last 4 digits of your Social Security number or federal	xxx - xx 8035 or	xxx - xx
241748400U-	Individual Taxpayer Identification number (ITIN)		

Case 17-06874 Doc 1 Filed 03/07/17 Entered 03/07/17 09:24:48 Desc Main Page 2 of 10 Document Debtor 1 Case number (if known) **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Include trade names and doing business as names Business name Business name ΕίΝ EIN 5. Where you live If Debtor 2 lives at a different address: 1324 Number Street MAY Frett Number Street City State ZIP Code County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send yours, fill it in here. Note that the court will send any notices to this mailing address. any notices to you at this mailing address. Number Number Street Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code 6. Why you are choosing Check one: Check-one: this district to file for

bankruptcy

Ц	Over the last 180 days before filing this petition,
	I have lived in this district longer than in any
	other district.

u	I have another reason. Explain. (See 28 U.S.C. § 1408.)
	The state of the s

Over the last 180 days before filing this petition,
I have lived in this district longer than in any
other district.

I have another reason. Explain. (See 28 U.S.C. § 1408.)	

Case 17-06874 Doc 1 Filed 03/07/17 Entered 03/07/17 09:24:48 Desc Main Document Page 3 of 10

Debtor 1

Case number (if known)_

Pa	art 2: Tell the Court Abo	ut Your E	Bankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you	Check o for Bank	one. (For a brief do cruptcy (Form 201	escription of each, see <i>Not</i> 0)). Also, go to the top of p	ice Required by 11 page 1 and check t	1 U.S.C. § 342(b) for Individuals Filing he appropriate box.	
	are choosing to file under	☐ Cha	pter 7				
		☐ Cha	pter 11				
		☐ Cha	pter 12				
n et mant ou		Cha	pter 13				
8.	How you will pay the fee	loca your subr with	rill pay the entire fee when I file my petition. Please check with the clerk's office in your cal court for more details about how you may pay. Typically, if you are paying the fee urself, you may pay with cash, cashier's check, or money order. If your attorney is bmitting your payment on your behalf, your attorney may pay with a credit card or check the a pre-printed address. The eed to pay the fee in installments. If you choose this option, sign and attach the oplication for Individuals to Pay The Filing Fee in Installments (Official Form 103A). The equest that my fee be waived (You may request this option only if you are filing for Chapter 7.				
		By la less pay	aw, a judge may than 150% of th the fee in install	r, but is not required to, not official poverty line the	waive your fee, a at applies to you nis option, you m	and may do so only if your income is ir family size and you are unable to just fill out the <i>Application to Have the</i>	
9.	Have you filed for	□ No					
	bankruptcy within the last 8 years?	☐ Yes.	District	When	MM / DD / VVVV	Case number	
			District	When			
			***************************************		MM / DD / YYYY	Case number	
			District	When	MM / DD / YYYY	Case number	
10.	Are any bankruptcy	□ No	<u> </u>	an an ang an an an an ang ang ang ang an	Meaderach teacheadh aid taile ialeach e realacaid 1,000 an ta Mainteacach, deireadh a		
	cases pending or being filed by a spouse who is		Debtor			Relationship to you	
	not filing this case with you, or by a business partner, or by an			When		Case number, if known	
	affiliate?		Debtor			Relationship to you	
			District	When	MM / DD / YYYY	Case number, if known	
11.	Do you rent your residence?	U yo.	Go to line 12. Has your landlor residence? No. Go to line	rd obtained an eviction judç ne 12.	gment against you	and do you want to stay in your	
					Eviction Judgmen	t Against You (Form 101A) and file it with	

Case 17-06874 Doc 1 Filed 03/07/17 Entered 03/07/17 09:24:48 Desc Main

	1 0		~ <i>P</i> (ocument	Page 4 of 10	
Debtor 1	First Name Middle Name		Bas Hell Last Name		Case number (if known)	
	ristivatie	мюше мапе	rast Manie			

Are you a sole proprietor	UNO.	Go to Part 4.			
of any full- or part-time business?	Yes.	Name and location of bu	siness		
A sole proprietorship is a					
business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or		Name of business, if any Number Street			
LLC. If you have more than one					
sole proprietorship, use a separate sheet and attach it to this petition.					
to this petition.		City		State	ZIP Code
		Check the appropriate be	ox to describe your	business:	
		☐ Health Care Business	•		
		☐ Single Asset Real Es	tate (as defined in	11 U.S.C. § 101(51	3))
		☐ Stockbroker (as defin	ed in 11 U.S.C. §	101(53A))	
		☐ Commodity Broker (a	s defined in 11 U.	S.C. § 101(6))	
		☐ None of the above			
business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.			btor according to the definition in coording to the definition in the
1849 Report if You Own o	or Have .	Any Hazardous Prope	erty or Any Pro	perty That Needs	s Immediate Attention
-					
Do you own or have any property that poses or is	⅓ No				
alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?			
identifiable hazard to public health or safety?					
Or do you own any property that needs immediate attention?		If immediate attention is	needed, why is it	needed?	
For example, do you own perishable goods, or livestock that must be fed, or a building					
that needs urgent repairs?		Where is the present 2			
		Where is the property?	Number Str	eet	
			P		

Case 17-06874

Doc 1

Filed 03/07/17

Entered 03/07/17 09:24:48 Page 5 of 10

Desc Main

Debtor 1

Warnen

Box 18 K

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

A L		m	h.	~ ~	4	i
Ab	out	De	υı	UI.	Ŧ	•

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	abou
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	out
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-06874 Doc 1 Filed 03/07/17 Entered 03/07/17 09:24:48 Document

Debtor 1

Page 6 of 10

Case number (if known)

Desc Main

1	Answer These Ques	stions for Reporting Purposes			
16.	What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 			
		16c. State the type of debts you ow	e that are not consumer de	ebts or business	debts.
17.	Are you filing under Chapter 7? No. I am not filing under Chapter 7. Go to line 18.				од ображения менен в постоя от
la scalegenz & Scalegenz	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter 7. administrative expenses ar No Yes			
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	ļ	25,001-50,000 50,001-100,000 More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 millio □ \$10,000,001-\$50 millio □ \$50,000,001-\$100 mill □ \$100,000,001-\$500 m	on lion	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
hereat/www.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 m	on l ilion l	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
900985900	<u> </u>	I have examined this petition, and I	declare under penalty of po	erjury that the inf	formation provided is true and
FC	or you	correct. If I have chosen to file under Chapte of title 11, United States Code. I und under Chapter 7.			
		If no attorney represents me and I d this document, I have obtained and			
		I request relief in accordance with the	ne chapter of title 11, Unite	d States Code, s	specified in this petition.
		I understand making a false stateme with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and	fines up to \$250,000, or in		
		* Marin Benjer			abbar 2
		Signature of Debtor 1		Signature of De	edior Z
an our board of		Executed on 03/67/20	217 Y	Executed on	MM / DD /YYYY

Entered 03/07/17 09:24:48 Desc Main Case 17-06874 Doc 1 Filed 03/07/17 Page 7 of 10 Døcument Debtor 1 Case number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. Date DD / YYYY Signature of Attorney for Debtor MM Printed name Firm name Number Street ZIP Code City State Email address Contact phone _ Bar number State

Case 17-06874 Doc 1 Filed 03/07/17 Entered 03/07/17 09:24:48 Desc Main Page 8 of 10 Document Debtor 1 Case number (if known For you if you are filing this The law allows you, as an individual, to represent yourself in bankruptcy court, but you bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? No_ Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? No. Yes Did yau pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? ☐ No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case. Signature of Debtor Signature of Debtor 2 Date Date MM / DD / YYYY Contact phone Contact phone

Cell phone

Email address

Cell phone

Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re: Warren Borfield)	
Debtor (s))))	Case No.
Debioi (s))))	Chapter 13

List of Creditors

CONTINUIM CAPITAL FUNDING 216 W. OHID ST (SUITE 500) CHICAGO IC 60654	
COM-ED P.O. Bo X 805379 Checago IC 60680-5379	

Case 17-06874 Doc 1 Filed 03/07/17 Entered 03/07/17 09:24:48 Desc Main Document Page 10 of 10 Debtor 1